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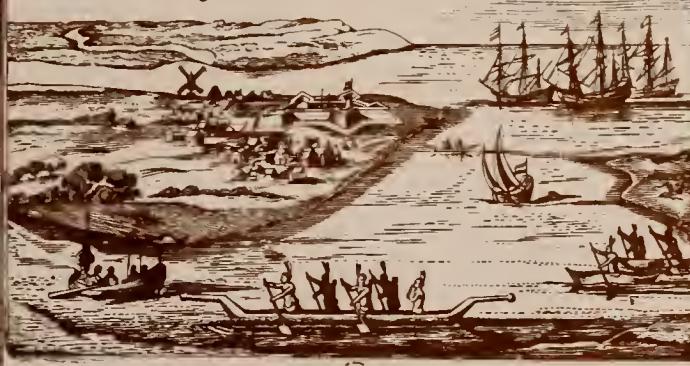
PICTORIAL
NEW YORK.

John W. Carson

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SEYMOUR DURST

t' Fort nieuw Amsterdam op de Manhatans



FORT NEW AMSTERDAM (NEW YORK), 1651.

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"Ever'thing comes t' him who waits
Except a loaned book."

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Pictorial



New York.

A SERIES OF VIEWS WITH DESCRIPTIVE
NOTES.

GUSTAV KOBBÉ CO.,
SUMMIT, N. J.

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INTRODUCTORY.

THIS work aims to be a comprehensive pictorial description of New York City. No description in words can be as graphic and satisfactory, or present an object so completely to the view as a picture of the object itself; and when this picture, like the illustrations in this volume, is a fine reproduction of a fine photograph, it may be considered a miniature fac-simile of the scene or building represented. For a photograph is a record of a fact, a perfect reproduction of a thing without the interposition of an artist's idealizing fancy. Therefore you see in this book, New York as it really is—not as this one or that one would like you to think it is.

Besides being faithful photographic reproductions of the objects they profess to portray, the views herein differ in other respects from the ordinary "Souvenir" of the city. The Souvenir confines itself to views of the harbor, the parks and a few public and semi-public buildings. But there are many features of interest besides these. New York is becoming more and more the city of great office and apartment buildings. Office buildings tower up on Broadway, Wall street, and numerous other business thoroughfares, monuments of the industrial genius and energy of New York's citizens. Some of these buildings house the population of a good sized town, and represent as great a variety of industrial enterprises. The great apartment buildings are striking features of the uptown residence district. It is believed that special value has been given to this volume by the liberal introduction of the views of these large buildings. At the same time, public buildings, art galleries, churches and picturesque scenes on the harbor and in the parks have not been overlooked—the whole forming what is believed to be a complete pictorial representation of the metropolis of the New World.

When Henry Hudson first sailed up the noble river which bears his name, in September, 1609, the most important part of New York City, the Island of Manhattan, presented a charming prospect of well-wooded shores rising from the lowland at its southern extremity to an elevation of 238 feet at what is now Washington Heights. The interior after leaving the low ground at the south, was a lovely stretch of rolling country, the hills alternating with valleys clad in Summer with the soft verdure of meadow-land, through which pretty brooks wound their courses toward the rivers.

What a change has come over the aspect of the Island of Manhattan since those early days! What would the Indians who thronged its shores when Henry Hudson sailed up the harbor in the *Half Moon* say, if they could walk through Wall street, with its rows of stately buildings? How the old Dutch Governors May, Verhulst, Minuit or Stuyvesant, would open their eyes, if they could see the modern surroundings of the little fort they erected on Bowling Green, or follow up the country road which led out of the fort, and find it transformed into the greatest artery of commerce in the new world—Broadway!

LIBERTY ENLIGHTENING THE WORLD.

ABOUT seventy-five per cent. of the total immigration into the United States enters the country through New York Harbor. The approaches of New York by water are singularly beautiful. First, the Fire Island lighthouse, rising like a warning finger from the low Long Island beach is sighted. In contrast to this are the twin lights on the wooded bluff of the Highlands of Navesink, guarded from the assaults of the sea by Sandy Hook beach. The sail up the bay is one of varied interest and beauty. Sharp-prowed steamers, stately four-masters, swan-like yachts and saucy tugs are features of a constantly shifting scene. The Narrows, between Staten Island and Long Island, guarded by forts on either shore, form the gateway of the New World. They lead into New York harbor. Sixty-five per cent. of the foreign commerce of the whole country passes through this gateway.

The most conspicuous feature in the view after the harbor is entered is the "Liberty Enlightening the World," or Statue of Liberty, as it is popularly called. It stands on Bedloe's Island, appropriately near Ellis Island, where the landing depot for emigrants is located. The oppressed of foreign lands, who seek refuge in this country, thus land under the very ægis of Liberty itself. Not far beyond it lies the southernmost point of the city, "the Battery," and as the eye follows the sweep of the harbor around the Battery into the East River, it rests upon that noble structure, the Brooklyn Bridge, an example to the immigrant of the material progress of the country with which he intends to cast his lot. Not far from Bedloe's or Liberty Island, is Governor's Island with its fortifications, impressing the immigrant with the fact that though this is a land of liberty it is also a land of law and order.

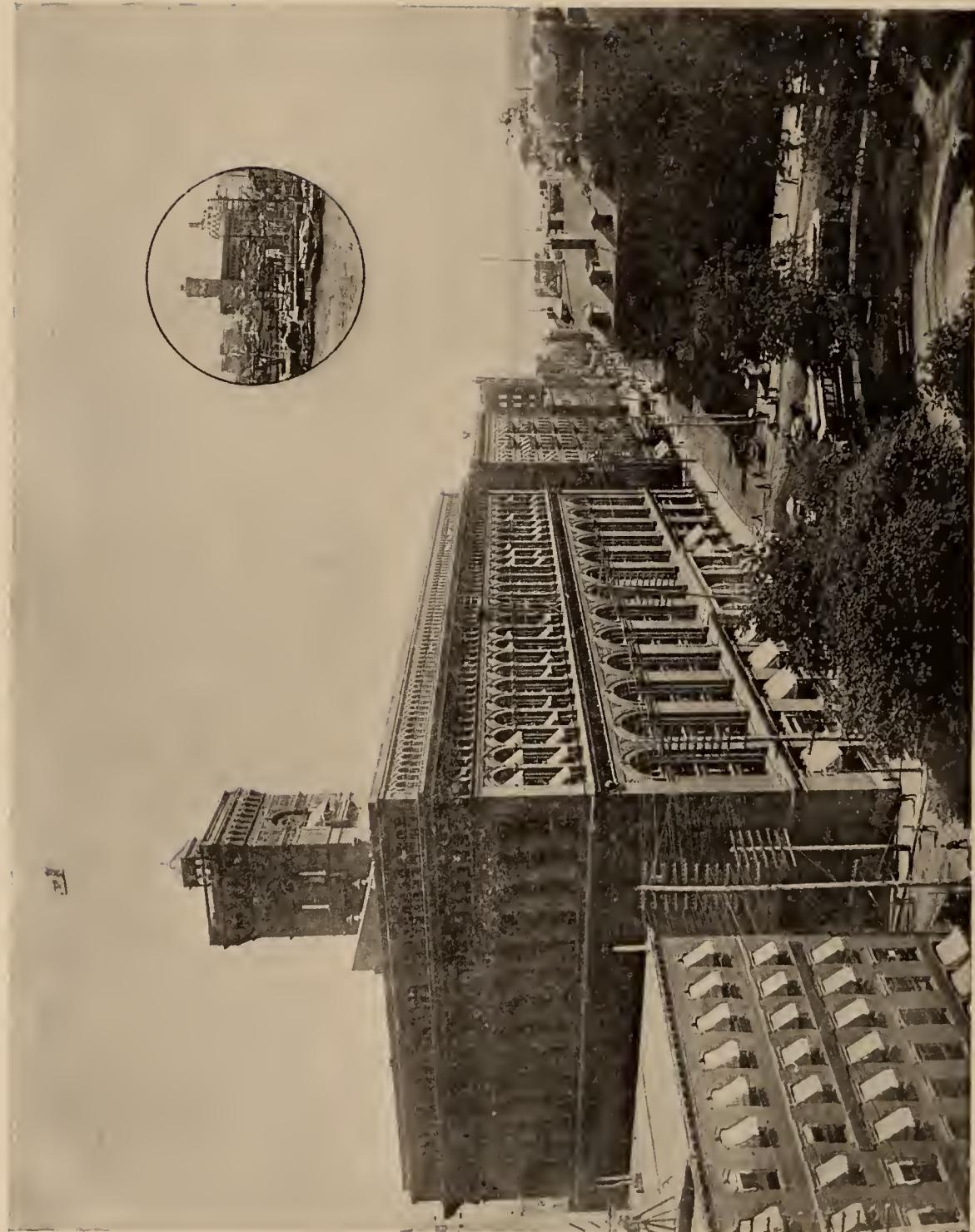
The statue is the work of the French sculptor, Auguste Bartholdi, and is the gift of the French Republic to the United States. Richard M. Hunt was the architect of the pedestal, the cost of which was defrayed by popular subscription. In planning the pedestal, the architect contrived to have its effectiveness enhanced by the double star-shaped fortification, Fort Wood, within which it stands. The depth of the concrete foundation upon which the pedestal rests, is almost sixty-six feet, the pedestal itself being eighty-nine feet in height, so that the statue plants its feet upon a height of one hundred and fifty-four feet. The statue itself is in round numbers one hundred and fifty-one feet high, so that the whole creation, from the base of the foundation to the torch, is three hundred and six feet. The weight of the statue is given in "Kobbé's New York and its Environs," as 450,000 pounds, and it is there stated, that while the statue cost \$200,000, the pedestal, which was not the gift of France, cost considerably more, viz.: \$300,000. To reach the highest point, the torch, it is necessary to ascend three hundred and ninety-three steps. This arduous ascent is rewarded by magnificent views in all directions.

This bronze lady's hands are over sixteen feet long, her finger nails measuring 13x10 inches; her nose is four feet and a half in length; and her waist measures thirty-five feet.

The electric lights in the torch are visible some twenty-four miles out at sea, and the pedestal is also illuminated at night.



LIBERTY ENLIGHTENING THE WORLD



NEW YORK PRODUCE EXCHANGE.—BROADWAY AND BEAVER STREETS.



WASHINGTON BUILDING—1 BROADWAY.

THE COLUMBIA BUILDING.

THE Columbia Building, 29 Broadway, on the north corner of Morris street, is effectively situated, and with its height and its ornamental architecture is one of the most striking edifices in the city. It overlooks historic ground; for at the foot of Bowling Green stood the little fort of logs which the Dutch erected in 1615. Bowling Green was a drill ground, from which ran a country road—now Broadway. The railing around the little park is the very one from which the crowns were hacked off the night of July 9, 1776, when the leaden equestrian statue of George III. which the railing enclosed was pulled down and hacked to pieces by the mob.

The Columbia Building is the property of Spencer Aldrich. Needless to say it is fire-proof, and the most approved methods of construction were adopted in its erection. Having a frontage on three streets—Broadway, Morris and Greenwich—every office has direct light and ventilation, and from nine of the twelve stories a superb view of the harbor is had. Four elevators, capable of a speed of five hundred feet per minute, constitute a rapid transit from the basement to the top floor. Marble and tiling are abundantly used in the corridors and toilet rooms. The building is electrically lighted and steam heated, with open fire places in the larger offices. A U. S. Mail chute, a public telephone, a newsstand and other such conveniences as are now considered inseparable from a first-class office structure are found in the Columbia Building.



COLUMBIA BUILDING.—29 BROADWAY.

ALDRICH COURT.

ALDRICH COURT, 41-45 Broadway, was erected for the estate of Herman D. Aldrich, and is managed by Mr. Spencer Aldrich, the owner of the Columbia Building. While this latter overlooks historic ground, Aldrich Court stands upon historic ground. A tablet in the basement recites that here were located the first habitations of white men on Manhattan Island. In 1613, Captain Adrian Block, after whom Block Island is named, landed on the island, and his vessel, the *Tiger*, having been destroyed by fire, built huts on this site.

Aldrich Court is of brick and stone. A noticeable architectural feature is the deep, arched entrance, a vignette of which is shown in the illustration. This building has a frontage on two streets, and an interior court 50x75 feet, so that light and ventilation are all that could be desired; and it has been furnished with all the appliances of a first-class office building--rapid elevators, mail chute, electric light, steam heat and open fire-places in the larger offices. The Aldrich Court and Columbia Building dynamos supply by underground connections the electric lights mutually for each building. In both buildings heat, light and janitor's services are free.

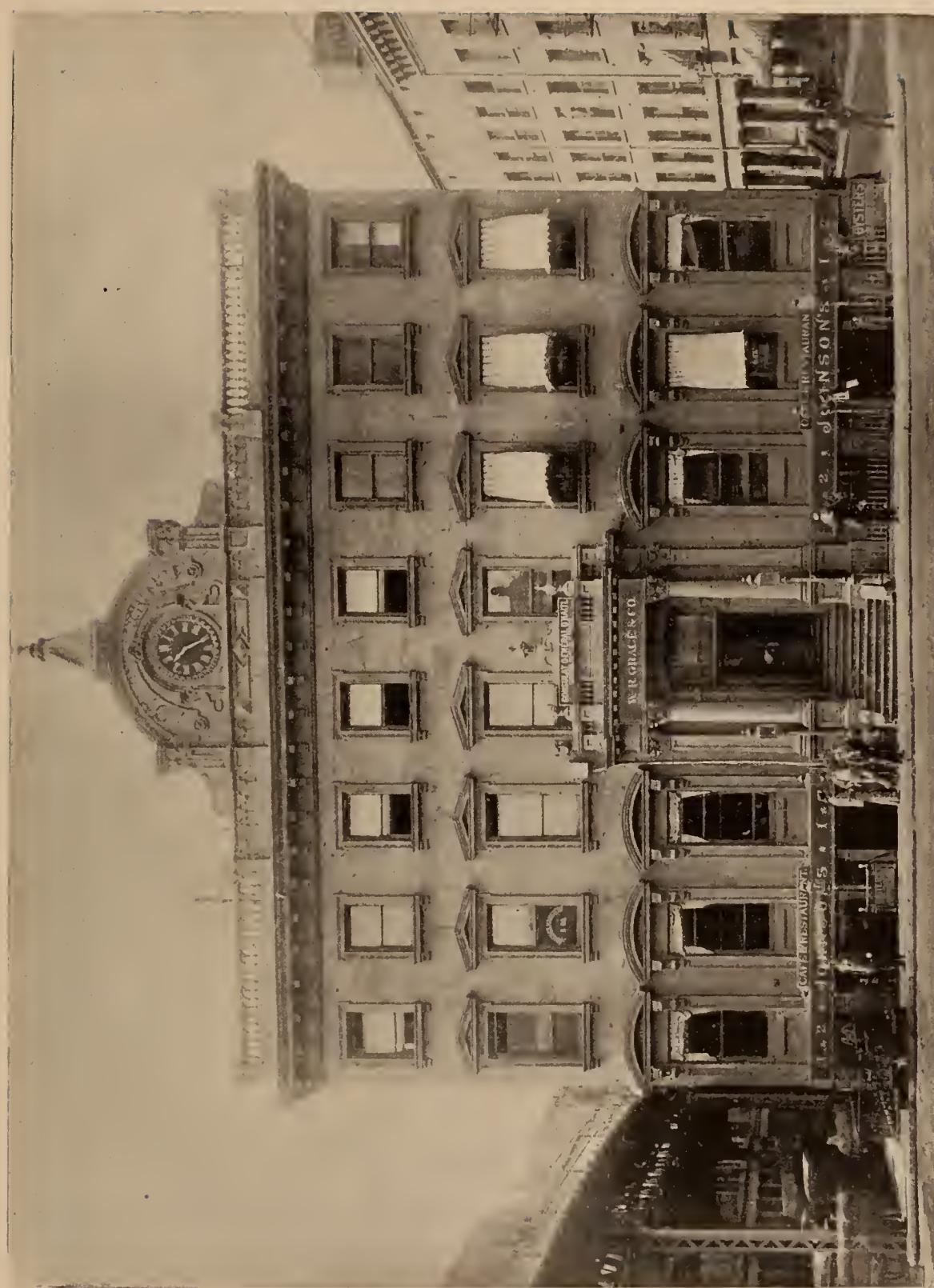


Entrance to Aldrich Court.

ALDRICH COURT.—45 BROADWAY.



NEW YORK COTTON EXCHANGE.—WILLIAM AND BEAVER STREETS.



OLD COTTON EXCHANGE BUILDING.



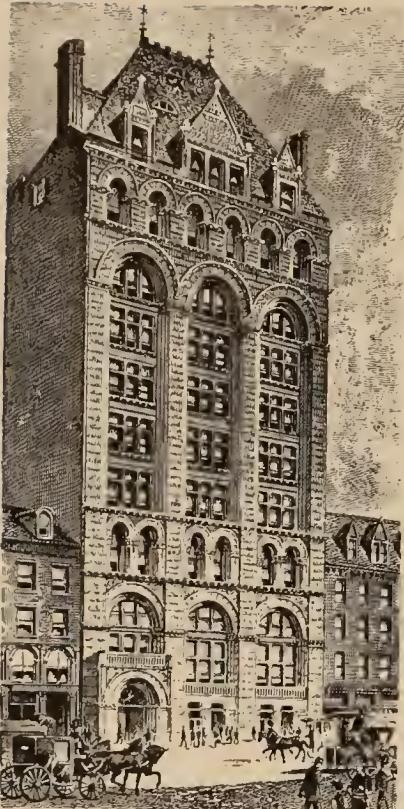
CHARLES W. CLINTON, Architect.

FARMERS' LOAN & TRUST COMPANY.—16 WILLIAM STREET.



CONSOLIDATED STOCK & PETROLEUM EXCHANGE.

Union Trust Company of New York.



No. 80 BROADWAY.

CAPITAL, \$1,000,000. - - - SURPLUS, \$3,800,000

Officers.

Edward King, President.

Cornelius D. Wood, Vice Pres. James H. Ogilvie, Vice Pres.
Aug. W. Kelley, Secretary. J. V. B. Thayer, Ass't Sec'y.

Executive Committee.

Wm. Whitewright,	Edward Schell,	George C. Magoun,
D. C. Hays,	G. G. Williams,	E. B. Wesley,
Jas. T. Woodward,		C. D. Wood.

Trustees.

Wm. Whitewright,	Channcey M. Depew,	George A. Jarvis,
Edward King,	James N. Platt,	Jas. T. Woodward,
E. B. Wesley.	Charles H. Leland,	G. G. Williams,
Geo. C. Magoun,	H. Van Rensselaer Kennedy,	R. T. Wilson,
Edward Schell,	James H. Ogilvie,	William F. Russell,
Henry A. Kent,	A. A. Low,	D. C. Hays,
Wm. Alex. Duer,	R. G. Remsen,	Amasa J. Parker,
C. Vanderbilt,	Geo. B. Cluett,	Sam'l F. Barger,
C. D. Wood,	D. H. McAlpin,	W. Emlen Roosevelt.

AUTHORIZED to act as executor, administrator, guardian, receiver or trustee, and is a legal depository for money. Acts as trustees of mortgages of corporations, and accepts the transfer agency and registry of stocks.

Allows interest on deposits, which may be made at any time and withdrawn on five days' notice, with interest for the whole time they remain with the Company.

For the convenience of depositors this Company also opens current accounts, subject, in accordance with its rules, to check at sight, and allows interest upon the resulting daily balances. Such checks pass through the Clearing-House.

Attends specially to the management of real estate and to the collection and remittance of rents.

In its new burglar and fire-proof vaults it makes ample provision for the safe keeping of securities placed in its custody, on which it collects and remits income.

The elegant and substantial fire-proof structure of the Union Trust Company may be described as a fine example of the Romansque style of architecture, at present so popular in New York and throughout the country. It has a frontage on Broadway of 72 feet $3\frac{1}{2}$ inches, and on New street of 77 feet, and ample interior court. Every office secures direct light and ventilation. The average depth is 106 feet 6 inches. There are eleven full stories on Broadway, and twelve on New street. The height of the building above curb is, on Broadway, 196 feet, and on New street, 206 feet. The Broadway front is built of Hallowell, Maine, granite, richly ornamented in parts, while that on New street is of buff brick and terra cotta. The roofs are paved with brick on the flat portions, and the slopes are covered with corrugated tiles. From the skylight on the banking-room ceiling an open court 20x50 feet extends upward through the building, opening to the South above the adjoining roofs, thus affording abundant sunlight and ventilation, there being no dark offices, as direct light is provided in every case. The floor-construction is composed of steel beams, while the supporting columns are of wrought iron, all incased with burnt clay coverings, rendering them absolutely fire-proof. The staircases are of ornamental wrought and cast iron, with marble slate treads. The three standard hydraulic elevators, capable of a speed of three hundred feet per minute, are supplied with the most improved safety appliances, and the passenger cars are constructed of ornamental wrought iron. There is a special car for lifting safes to the upper stories. Halls and toilet rooms have tile floors; the latter rooms also have wainscoting of same material, while the entrance halls are richly wainscoted with foreign marbles. The plumbing is complete and elaborate, embracing the latest sanitary improvements, and is perfect in every detail. The ventilation of toilet rooms is a special feature. The building throughout is heated by steam, and in addition to gas, is furnished with electric light supplied from special plant in cellar. Mail chutes are provided with letter drops on every floor. The building is most favorably located, being directly opposite the New York Stock Exchange, adjacent to the Consolidated Stock and Petroleum Exchange, and within a step of Wall street.



GEORGE B. POST, Architect.

UNION TRUST COMPANY OF NEW YORK.—80 BROADWAY.

TRINITY CHURCH.

TRINITY CHURCH looks serenely down upon the junction of two busy thoroughfares, Broadway and Wall street, and forms with the peaceful burying ground, in which it stands, an oasis of rest amid the turmoil of the financial centre of the United States. At intervals this old religious sentinel is heard above the uproar of the street, announcing the hour, and his silvery tongue ushers in the new year.

Trinity parish includes besides "old Trinity" six churches, the most notable being old St. Paul's, between Fulton and Vesey streets. It was the pioneer parish of the Church of England in the United States, its charter dating back to 1697. The present building, erected in 1846, is the third that has occupied this site, the first having been destroyed by fire a few days after the British occupation of the city during the Revolution.

It is a Gothic structure, and its beauty has not suffered by comparison with the lofty office buildings that rear their heads on Broadway and down Wall street. Many a toiler accepts its gracious invitation to enter for a few moments of meditation, and so great is the contrast between the turmoil of the street and Trinity's reposeful interior, that one seems indeed far from the madding crowd, though in a minute one can be in the whirl again.

The burying ground, too, has a gentle interest of its own, for the foliage of trees and shrubs partially shuts out the street from view, and even the noise of business seems loathe to intrude upon the thoughts awakened by this spot of many memories. Among the graves here are those of Captain James Larwence, U. S. N., whose last words, "Don't give up the ship," have given him lasting fame; Alexander Hamilton, and William Bradford, the printer of the first newspaper in New York. Opposite the head of Pine street is a memorial to the Revolutionary martyrs who died "while imprisoned in this city for their devotion to the cause of American Independence."



TRINITY CHURCH.—BROADWAY, OPPOSITE WALL STREET.

WALL STREET.

WALL STREET is one of the historic thoroughfares of the city. As long ago as 1656 a building was erected on the site now occupied by the Custom House. In 1644 a fence, part of the city's line of fortifications, was run along Wall street, and where Trinity Church now stands was a gate, the "Land Gate," as it was called. Just south of the street was a sheep pasture, which at once suggests the "lambs" of the present day, who are so often sheared in Wall street stock speculations. The street is now becoming more and more of a narrow lane running between huge buildings. The most important are shown in the succeeding pages.

There are a number of interesting United States buildings on Wall street. At the corner of Nassau stands the United States Sub Treasury, conspicuous for its classic style, and occupying the site of old Federal Hall, where Washington took the oath of office as first President of the United States. Adjoining it is the United States Assay office. On the south side of Wall street, occupying the block between William and Hanover streets, is the United States Custom House, which collects some hundred and sixty million dollars a year at an expense of only about three million dollars, showing a pretty good balance on the right side.

Better known perhaps than any other building on the street is the New York Stock Exchange. This has but a small frontage on Wall street, its main facade being on Broad street. In the "Board Room," which is 260x98 feet, business is transacted from 10 a. m. to 3 p. m., with an accompaniment of noise that can be likened only to pandemonium. What a contrast between the turmoil of Wall street and the tranquil grace of old Trinity, which looks down upon the busy scene.



From Kobbe's "New York and its Environs."—Copyright, 1891, by Harper & Bros.

WASHINGTON STATUE.



From Kobbe's "New York and its Environs."

Copyright, 1891, by Harper & Brothers.

A BEND IN THE "L" ROAD.

CAPITAL, \$1,000,000.

CHARTERED, 1829.

SURPLUS, \$1,500.00.

GALLATIN NATIONAL BANK OF NEW YORK CITY.

Officers.

Fred'k D. Tappen, President. Alex. H. Stevens, Vice-President.
Arthur W. Sherman, Cashier.

Directors,

Fred'k D. Tappen, Wm. W. Astor, Adrian Iselin, Jr.,
Thomas Denny, Fred'k W. Stevens, Alex H. Stevens,
Henry I. Barbey, W. Emlin Roosevelt.

THE Gallatin Bank, Nos. 34 and 36 Wall street, was built by the Gallatin Bank and Adrian Iselin & Sons, as a banking and office building. J. C. Cady & Co., Architects. The exterior is of a Scotch sand stone, of a soft reddish tone. The style is Romanesque, carefully modeled in detail, but without exaggeration of features, a recognition of the fact that it was a part of the architecture of a crowded street, and the building of a corporation and of capitalists so substantial and so long established that nothing loud in expression was needed to advertise them.

Some features of the building were novel. One of these was the manner of forming the foundation, the ground being found insufficient without piling or especial precautions. As in this case piling would have been likely to have disturbed the adjacent buildings, the Architects took the novel course of forming a great platform of artificial stone over the whole cellar bottom, and building the structure walls, piers and petitions upon that. This expedited the matter of building, saved annoyance, and possibly litigation, and has proved in every way satisfactory. Another novel feature was the extensive use of plate glass partitions, themselves held in place by wrought iron work, thus occupying the least possible space. Although the building is an interior building, the light has been so conserved that it is one of the most lightsome office buildings in New York.

Another feature which has never been attempted before in an office building, was the ventilation of every one of the offices by forcing into them air, which can be either cold, tepid or warm, at the control of the engineer, or the option of the tenant, and also having their foul air drawn out by the ventilating machinery. The building is fire-proof throughout.



J. C. CADY & CO., Architects.

GALLATIN NATIONAL BANK.—36 WALL STREET.

United States Trust Company of New York.

NO. 45 AND 47 WALL STREET.

CAPITAL AND SURPLUS, NINE MILLION DOLLARS.

Officers.

John A. Stewart, President.	George Bliss, Vice-President.
James S. Clark, Second Vice President.	
Henry L. Thornell, Secretary.	Louis G. Hampton, Ass't Secretary.

Trustees.

Wilson G. Hunt,	John Harson Rhoades,	Wm. Rockefeller,
Daniel D. Lord,	Anson Phelps Stokes,	Alexander E. Orr,
Samuel Sloan,	Geo. Henry Warren,	William H. Macy, Jr.
James Low,	George Bliss,	William D. Sloan,
Wm. Walter Phelps	William Libbey,	Gustav H. Schwab,
D. Willis James,	John Crosby Brown,	Frank Lyman, Bk'lyn.
John A. Stewart,	Edward Cooper,	George F. Vietor,
Erastus Corning, Albany,	W. Bayard Cutting,	William Waldorf Astor,
	Charles S. Smith.	

THIS Company is a legal depository for moneys paid into court, and is authorized to act as guardian or trustee. Interest allowed on deposits, which may be made at any time and withdrawn after five days' notice, and will be entitled to interest for the whole time they may remain with the Company. Executors, administrators, or trustees of estates, and women unaccustomed to the transaction of business, as well as religious and benevolent institutions, will find this Company a convenient depository for money.

The building is situated on the south side of Wall street, between Broad and William streets. The front toward Wall street is built of Worcester, (Mass.) granite, which is of a light buff color, with certain arches and other features in Kibbe stone. The style is Romanesque.

It is a massive building, strictly of the first-class, fireproof in construction, and perfect in finish. The floors have terra cotta arches upon steel beams. The girders are steel and the columns iron, all protected with terra cotta fire-proofing. The woodwork is quartered oak. The halls and stairs are of marble, with mosaic pavements. The light is excellent, both front and rear, and the windows are the full height to the ceilings.

The sanitary appliances are the most recent and approved. The building is heated by steam, ventilated by fans and air ducts, and lighted by electricity.

Open fireplaces are provided throughout.

There are nine stories—the first being nearly on the street level, for the occupation of the United States Trust Company.

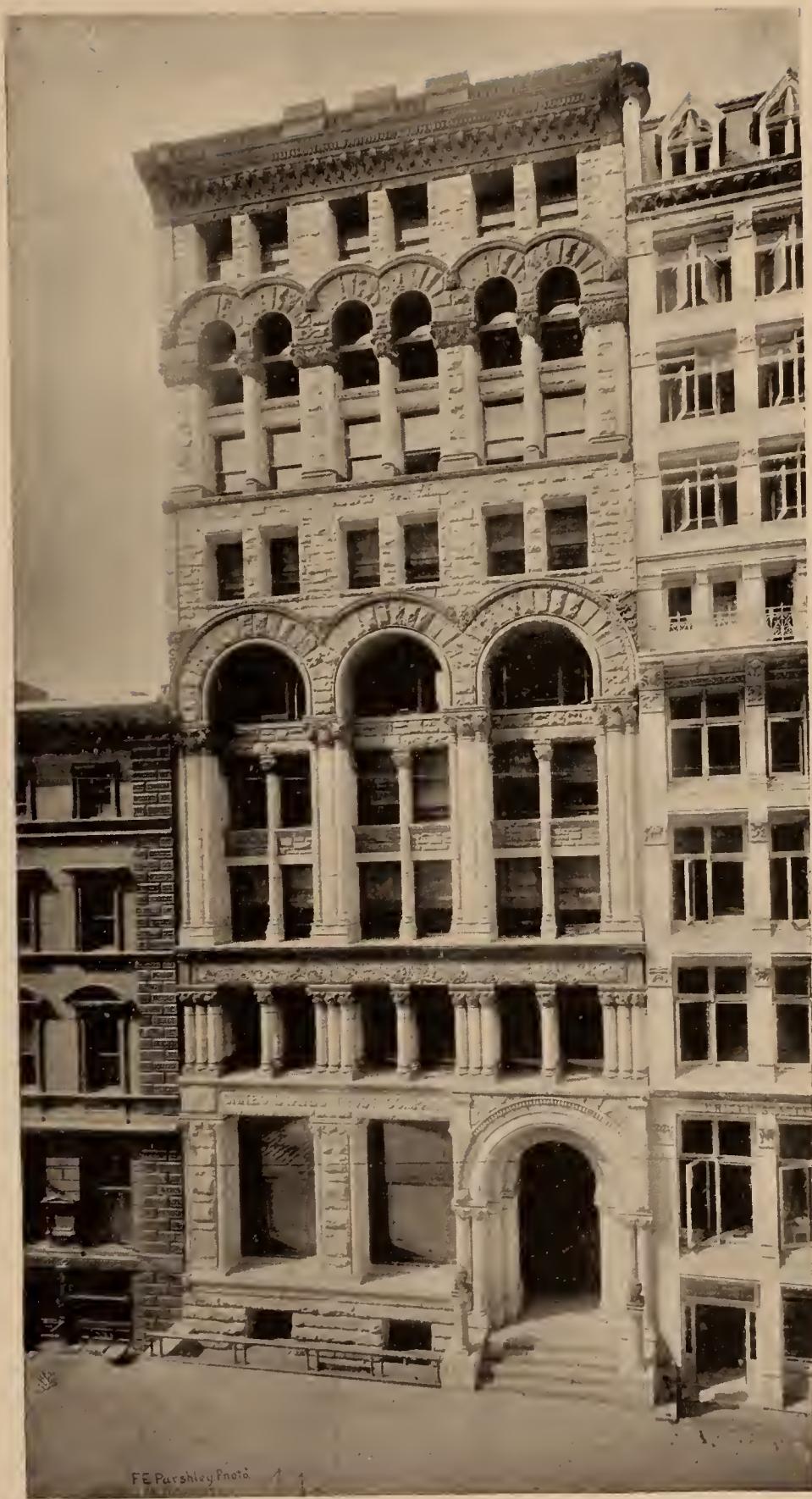
The noble entrance and unusually wide halls and stairs, and improved elevators, afford ready access to the eight upper floors, available for offices.

The lofty main floor is entered by a round arched doorway, recessed in three orders, with richly carved capitals and arch stones. All this is in very massive granite. The second story, which is of ordinary height, is treated as a horizontal tier of massively clustered columns, with richly carved caps. The windows are very deeply recessed, the one column standing behind the other in relief. Above this the next three stories are grouped together in a large arcade, which is the principal feature of the design.

The sixth story is in plain granite ashler, which serves to support the upper group, which consists of a two-story arcade of six arches supporting a frieze and carved cornice, the ninth story windows opening into the frieze. All the capitals and hood moulds of arches and other features have been carved with unusually effective treatment. Models were made and put in position for experiment before the work was commenced.

The character of the building is unusually massive, an effect which was obtained to typify its purpose by making the reveals unusually deep, avoiding pilasters of flat-fronted effects. All the columns, piers, etc., have a side as well as a front.

The solidity is real as well as apparent, the wall front being of solid stone the greater part of the height.



UNITED STATES TRUST COMPANY OF NEW YORK.—45 WALL STREET.

CHARTERED 1799.

BANK OF THE MANHATTAN COMPANY,

40 WALL STREET, NEW YORK.

Officers.

D. C. Hays, President.
Stephen Baker, Vice-President.

J. T. Baldwin, Cashier.
W. E. Trotter, Assistant Cashier.

Directors.

George W. Smith, G. W. Smith & Co.,	John S. Kennedy, Capitalist.
John W. Harper, Harper & Brothers.	Henry K. McHarg, Banker.
James Talcott, Merchant.	John Sloane, W. & J. Sloane.
M. C. D. Borden, Merchant.	O. B. Jennings, Trustee Standard Oil.
Edgar S. Auchincloss, Auchincloss Brothers.	D. C. Hays, President.
Stephen Baker, Vice-President.	

Quarterly Statement.

December 12th, 1891.

RESOURCES.

	LIABILITIES.
Loans and Discounts,	\$10,408,524 49
Real Estate,	900,000 00
Due from State and National Banks,	727,934 89
Cash,	3,723,267 64
	<hr/>
	\$15,759,727 02
	<hr/>
	\$15,759,727 02

The Merchants' National Bank of New York.

CHARTERED MARCH, 1803.
NATIONAL, JUNE, 1865.

Officers.

R. M. Gallaway, President.

C. V. Banta, Cashier.

Jas. G. Baldwin, Asst. Cashier.

Directors.

Jacob Wendell,	Henry Sheldon,	G. H. Schwab,
John A. Stewart,	Elbert A. Brinkerhoff,	Donald Mackay,
Chas. S. Smith,	W. G. Vermilye,	R. M. Gallaway,
	Chas. D. Dickey, Jr.	

Report of the condition of the Merchants' National Bank, at New York, in the State of New York, at the close of business on the 2d day of December, 1891 :

RESOURCES.

	LIABILITIES.
Loans and Discounts,	\$6,628,173 71
Overdrafts,	19 76
United States Bonds to Secure Circulation (par value), two per cents,	50,000 00
Stocks, Securities, etc.,	9,000 00
Due from other National Banks,	504,652 52
Due from State and Private Banks and Bankers.	86,768 77
Banking House,	\$845,000 00
Furniture and Fixtures,	22,535 33—
Current Expenses and Taxes Paid,	61,149 35
Premium on Bonds for Circulation,	1,500 00
Checks and other Cash items,	175,675 95
Exchanges for Clearing House,	3,263,595 84
Bills of other Banks,	26,737 00
Fractional Paper Currency, Nickels and Cents, viz:	1,082 12
Gold Coin,	\$ 239,060 35
Gold Treasury Certificates,	1,490,000 00
Silver Dollars,	1,000 00
Silver Treasury Certificates,	65,729 00
Fractional Silver Coin,	7,875 01—1,803,664 36
Legal Tender Notes,	442,985 00
	<hr/>
Total,	\$13,922,539 71
	<hr/>
Total,	\$13,922,539 71



W. WHEELER SMITH, Architect.

MANHATTAN COMPANY AND MERCHANTS' NATIONAL BANK.—42 WALL STREET.

THE BANK OF AMERICA.

NOS. 44 AND 46 WALL STREET.

CAPITAL, \$3,000,000.

SURPLUS, \$1,500,000.

UNDIVIDED PROFITS, \$600,000.

Officers.

Wm. H. Perkins, President.

F. P. Olcott, Vice-President.

Dallas B. Pratt, Cashier.

Directors.

Samuel Thorne,
Charles G. Landon,
George A. Crocker,
David S. Egleston,

J. Harsen Rhoades,
Augustus D. Juilliard,
Oliver Harriman,
Frederic P. Olcott,

George G. Haven,
William H. Perkins,
James N. Jarvie.

THIS Bank was chartered in 1812, and has done business on the corner of Wall and William streets ever since that time. The original building was a dwelling-house (the old Winthrop mansion), and in 1835-'36 the solid one-story granite bank building in Grecian style, so well known to all frequenters of Wall street, was erected. This stood until the autumn of 1888, when it was torn down to make way for the present fine nine-story building, which the Bank took possession of May 1st, 1889.

The building is of Indiana buff limestone, from the top of the first story to the cornice inclusive, the basement and first stories being of granite.

The treatment may be said to be heroic—large openings, flanked by great and solid piers united at their tops with semi-circular arches, the stories throughout alternating with smooth and rough or “rock” faced surfaces; great depth of jambs and “reveals” producing a very massive effect: and great simplicity of details, the mouldings being large and of simple forms, all in harmony with the general treatment.

The main cornice has only two rows of ornaments, one a simple leaf moulding, the other consisting of an effective dental course.

While the openings are square-headed on the first story, the doorway is arched, the arch springing from the capitals of the piers.

The style is a modification of Italian Renaissance. The granite piers forming the base of the composition rest on simple plinths, and their capitals are plainly moulded, the egg and dart ornamenting the moulding directly under the abacus.

An exceedingly plain lintel course rests on these capitals, without any architrave moulding, and with only a flat though bold course, with a core moulding underneath in place of a cornice moulding. This course runs with unbroken lines through both fronts. Another and similar lintel or belt course somewhat smaller, at the top of the third-story openings, divides the building horizontally at that level, the great piers from which spring the arches, touching the architrave course of the main cornice springing from it.

The capitals of these piers are devoid of ornament, except the egg and dart moulding similar to those of the first story described above.

The whole effect of the composition is reposed and dignified.

The interior is fitted up with elegance, the woodwork being mostly oak; the halls tiled and wainscoted with white marble.

The Offices of the Bank of America occupy the first story, and are reached by the elevators and an exceedingly easy and handsome marble stairway—so easy that many use it in place of the elevators.

The Banking room is decorated with simplicity and good taste, in ivory and gold, and the counters, desks and furniture are in keeping with the character of this great banking institution.



CHARLES W. CLINTON, Architect.

BANK OF AMERICA.—46 WALL STREET.

The Central Trust Company of New York.

Officers.

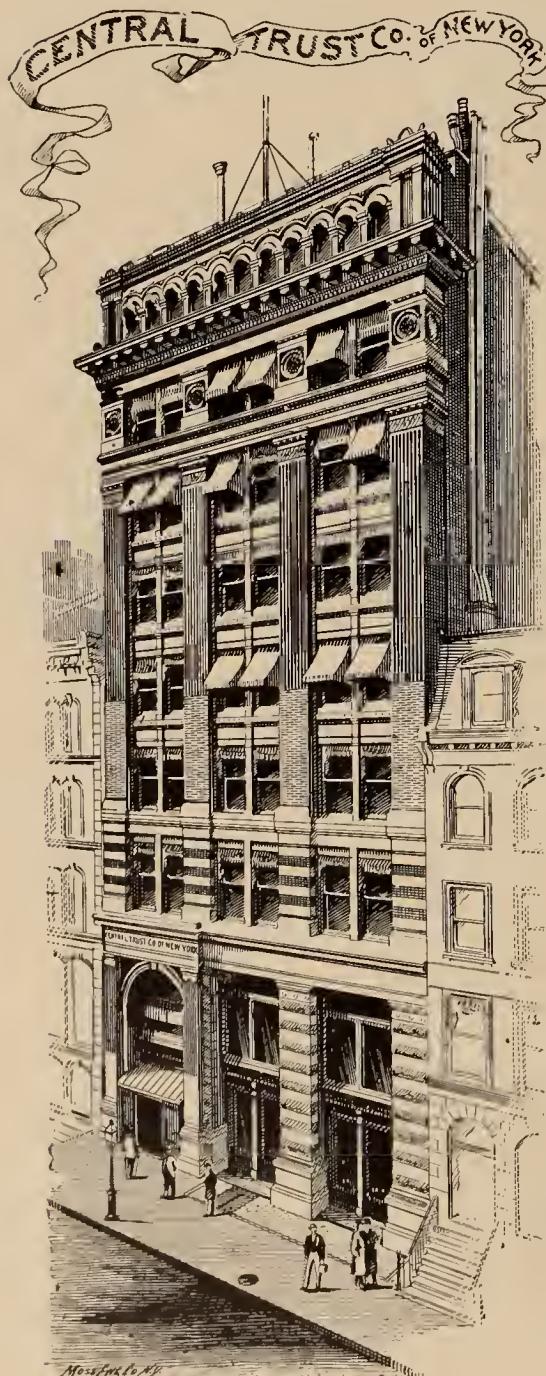
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THE Central Trust Company of New York commenced business in November, 1875, at 14 Nassau street. A few years later, it moved to the large banking room in the New York Clearing House building on the opposite corner, now occupied by the Chase National Bank. It remained there but a short time, as its business increased so rapidly it was found necessary to seek larger quarters, and in 1886 it purchased property at 54 Wall street, and erected thereon the nine-story building here represented, which is one of the notable structures on Wall street.

The capital stock of the Company is \$1,000,000, and during the seventeen years of its existence it has accumulated a surplus of \$5,133,000, although in the meantime it has paid to its stockholders \$2,550,000 in dividends.

It allows interest on deposits; is a legal depository for money paid into court; is authorized to act as executor, administrator, guardian, or in any other position of trust; also as registrar or transfer agent of stocks and bonds, and as trustee for railroad or other mortgages.

The building boasts many admirable and practical features. The two lower stories are built of pink granite, and from thence to the top red brick with red terra cotta trimmings are used. The style is Italian renaissance, the treatment academical, simple, and even severe; expressing utility rather than luxury, although the care with which the proportions, various features and details are wrought, combined with the excellence of the various materials, and the solidity of the same, forbids any impression of economy, let alone cheapness of construction.

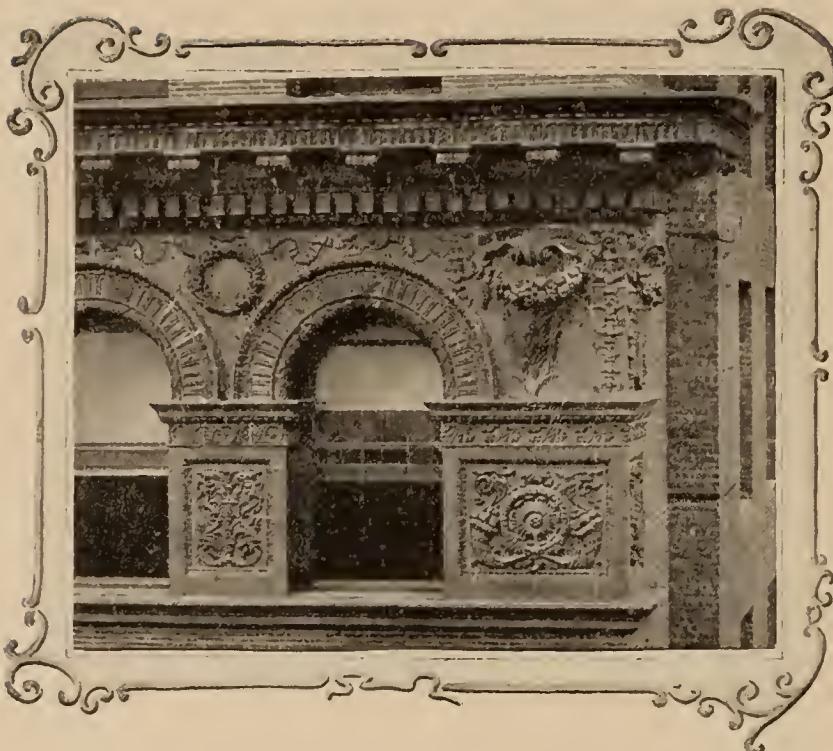
All the openings are square-headed, except that the doorway is accentuated with a circular head, and an "arcaded" row of windows lights the upper story through the parapet above the main cornice. Above the pink granite base, which comprises the two lower stories, there is a story, the piers of which are of brick, alternating with granite binders—a gradation between the lower stories and those above it, which are entirely of brick, with terra cotta details or trimmings. On this portion of the facade the "pilaster treatment" is used, the pilasters running the height of four stories, up to the architrave course. Above this course in the frieze there is a row of windows lighting the eighth story, and above the cornice the parapet is used as the face of the upper story, as above mentioned. This mode of treatment is very successful for buildings having a great number of stories, and has been adopted by Mr. Charles W. Clinton, the architect, with great success in several instances.



CHARLES W. CLINTON, ARCHITECT.

CENTRAL TRUST COMPANY.—54 WALL STREET.

THE STOKES BUILDING.



ARCHITECTURAL DETAIL.

proportions, relieved with sufficient enrichment for a building erected for commercial uses, and is a standing rebuke to many of the more ostentatious and "palatial" piles too often seen, which are out of character with their purposes.

The openings between the piers of the two lower stories are spanned with arches of great simplicity of detail. The entrance is through a portico with Ionic columns. Above the stone archway of the first story there is a story, the wall of which is pierced with couplet windows, arched with broad archivolts, and above this story spring the long piers, the openings between which are spanned with arches, reaching the architrave moulding of the great cornice.

There is an arcade between this architrave mould to the cornice, in the space answering to the frieze, and this arcade is an exceedingly effective feature, being accentuated with well modeled enrichment in terra cotta. The cornice has the modillion, dental and egg and dart courses of the classic.

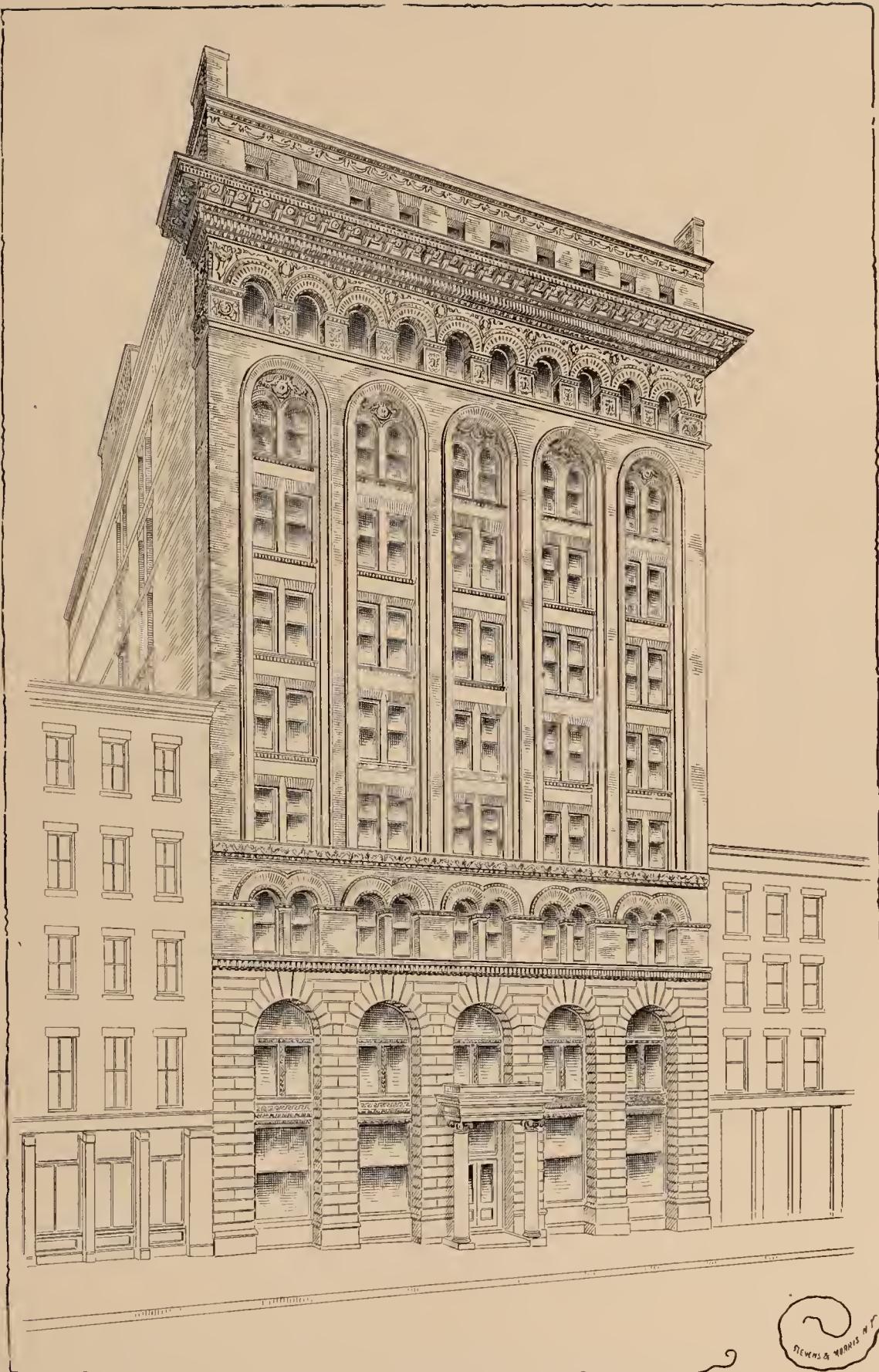
Above this cornice is the parapet, which is pierced with windows lighting the tenth upper story.

The interior of the building is admirably planned for light and ventilation. The entrance hall is lined with white Italian marble from floor to ceiling, all the halls being tiled with the same material.

The building is furnished with all the latest improvements in the way of modern appliances. Three of the best swift-running Otis elevators, the most approved sanitary plumbing and heating, and dynamos of ample power for the electric lighting, make the offices very desirable.

THIS Building, situated on the north side of Cedar street, between Nassau and William streets, is owned by Mrs. Anson Phelps Stokes. It has a frontage of seventy-five feet on the street, and is ten stories in height. The material is Indiana limestone for the ground and first stories, and from thence to the top of the cornice Pompeian brick with terra cotta trimmings.

It is a wonderfully substantial and sensible building; is of excellent



CHARLES W. CLINTON, Architect.

STOKES BUILDING.—45-49 CEDAR STREET.

STEWART & MORRIS N.Y.

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

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THE Mutual Life Insurance Company was organized in 1843, without capital, and has ever since been conducted upon the purely mutual principle. At the close of 1891, the Company had 224,815 policies in force, insuring \$695,484,158. The assets reported, aggregated \$159,507,138; the liabilities were \$147,476,171; leaving a surplus over and above every liability of \$12,030,967. The assets at this date (Dec. 1st, 1891), exceed \$170,000,000. The business of 1891 showed an increase over the business of 1890 as follows: In assets, \$12,526,584.81; in reserve on policies and surplus, \$11,888,686.92; in receipts, \$2,655,955.84; in payments to policy-holders, \$1,782,511.81; in risks assumed, 4,178 policies, \$10,496,013; in risks in force, 27,228 policies, \$57,442,978. The Mutual Life issues every desirable form of policy, and the financial results to the insured have been better than those attained by policy-holders in any other company in the world. Its organization being of a mutual character, with common benefits and common responsibilities, its patrons not only have a greater force in its conduct, but are shown greater consideration in their individual capacities. All improper or fraudulent claims are promptly repudiated, and all doubtful ones rigorously examined; but on the other hand, to claims which are not technically accurate, but back of which honest intentions are found, much more attention and practical appreciation are shown than in organizations where the good of one is not the concern of all. Nothing is peremptorily denied in the Mutual Life Insurance Company under its present management, and nothing is carelessly assented to. The company comes as near offering ideal conditions to those who seek insurance investment as man can in this light imagine.

The building, which is considered one of the finest of its kind in the city, occupies the whole Nassau street front, between Cedar and Liberty streets. It is eight stories in height, exclusive of the basement. The style is Italian Renaissance, and the treatment throughout is simple and massive. The motive of the front consists of three main horizontal divisions, each answering to three stories. This large mode of treatment gives quiet dignity to the work, meeting and overcoming the difficulty presented in treating the great number of windows which are a practical necessity in large office buildings.

The chief feature of the facade is the beautiful entrance portico in the middle. It is two stories in height, the lower opening is square-headed and forms a very imposing entrance, being flanked by two massive polished Quincy granite columns. The upper story consists of an arched opening springing from two smaller granite shafts, next to which are two corner piers, paneled on their faces and enriched with carving. The capitals of these piers are adorned with heads, typical of the four grand divisions of the earth: Europe, Asia, Africa and America.

The interior is designed with the same breadth of feeling as the exterior; a quiet dignity with ample richness admirably placed, and where it tells the most, pervades the whole.

The entrance hall has had considerable luxury of ornament bestowed upon it. Pilasters of Algerian onyx are placed equidistant, varying somewhat to suit the conditions imposed by the elevators. The floors and walls are lined with white Italian marble, and the ceiling is richly coffered.



CHARLES W. CLINTON, Architect.

MUTUAL LIFE INSURANCE COMPANY.—34 NASSAU STREET.

EQUITABLE BUILDING.

BETWEEN Wall street and the City Hall Park many large buildings are conspicuous on Broadway. The best known of these is the Equitable Building, the home office of the Equitable Life Assurance Society, at 120 Broadway, and occupying almost the entire block bounded by Broadway and Nassau, Pine and Cedar streets. Opening upon these four streets, its ground floor is much used as a thoroughfare, and part of it, "the Arcade," is divided up into partitions for stores. Here also is the well known Savarin restaurant, named after the French gourmet, who considered that a man who added to the world's knowledge of cookery deserved better of the human race than he who discovered a new planet. The occupants of the building number about 3,500, and some 30,000 people are said to pass through it daily.

The building is of granite, with a massive coffered Roman arch for its main entrance in the middle of the Broadway front. The architecture is Romanesque. All the appointments are of the most approved kind. Its tenants have the privilege of using an excellent law library, and it also houses the Lawyers' Club, one of the best known down town clubs.

In the tower, which is the main feature of the Broadway front, is the United States Signal Service, and on an iron trellis tower built up from the roof, is the apparatus of the service. Signals are made with flags by day and lanterns at night.



GEORGE B. POST, Architect.

EQUITABLE LIFE ASSURANCE COMPANY.—120 BROADWAY.



DELAWARE & HUDSON CANAL COMPANY'S R. R. BUILDING.—21 CORTLANDT STREET.



CENTRAL RAILROAD COMPANY OF NEW JERSEY BUILDING.—WEST AND LIBERTY STREETS.

THE EAST RIVER BRIDGE.

THE East River Bridge terminus is on Park Row, near the City Hall. This is the largest suspension bridge in the world, and is a marvel of strength, grace and beauty. The finest view of it is had in crossing the river by the Fulton or Wall street ferry boats, as its graceful lines are seen to best advantage from mid-stream at the points where these ferry lines cross. It is also interesting to cross the bridge on foot, as the best views up and down the river are to be had from the walk for foot passengers.

The bridge was formally opened May 24, 1883. It was planned and its construction begun by John A. Roebling, the famous bridge builder. He was fatally injured in an accident in the course of the bridge's construction, the work being completed by his son, who was stricken with caisson disease in 1870, but superintended the construction from his Brooklyn residence, from which a view of the bridge could be had.

The archways through the towers are thirty-one and one-half feet wide and 120 feet and a fraction high. The floor of the bridge, supported by four cables of sixteen inches diameter, is divided into five parts—two outside roadways for vehicles, two intermediate roadbeds for cable cars, and the walk for foot passengers in the middle. The total length of the bridge is 5,989 feet; its width eighty-five feet. The length of wire used in the four cables is 14,361 miles. The height of each tower above high water mark is 272 feet, and the centre of the river span 135 feet.



EAST RIVER BRIDGE.

VANDERBILT MANSIONS.

FIFTH AVENUE is perhaps the most famous thoroughfare in the United States. It suggests wealth, fashion and all their concomitant luxuries. No block on this avenue is regarded with greater interest by visitors than that on the west side, between Fifty-first and Fifty-second streets, which is occupied by the "Vanderbilt mansions." These are two brown-stone houses, first occupied in January, 1882, connected by a vestibule, in the middle of the block. Rich oak wainscoting, red African marble, hangings in many warm tints, and designs in antique Greek and Japanese, are features of the interior decoration of these structures. Connected with the Fifty-first street house is a superb picture gallery, hung chiefly with masterpieces of French art, conspicuous among the French artists represented being Detaille, Meissonier, Millet and Delacroix. The paintings include a portrait of William H. Vanderbilt, by Meissonier. On the north side of Fifty-second street is the residence of W. K. Vanderbilt, and Cornelius Vanderbilt's house is at the northwest corner of Fifty-seventh street.

CENTRAL PARK.

CENTRAL PARK is New York's great pleasure ground. It was once a waste of rock, bush and marsh. Now it is a rolling stretch of meadow, lake and dell—one of the most beautiful parks in the world; in fact, New Yorkers consider it the most beautiful. It is about two and one-half miles in length, one and one-half miles in breadth, and has an acreage of 840. Drives, bridle paths and walks aggregate forty-four miles. The trees, shrubs and vines exceed half a million in number, and the benches, arbors, etc., afford seating accommodation for some 11,000 people.

There is rowing on the lakes, driving in goat carts, riding on donkeys, tennis and base-ball. Statues, the famous Obelisk, the Metropolitan Museum of Art, and, not far from the Park, the American Museum of Natural History, are all objects of interest.

The illustration shows one of the most attractive reaches of Central Park, the Esplanade and Plaza, reached by way of the mall, another famous part of this pleasure ground. On the Esplanade is the Bethesda Fountain, and at its edge the lake, with numerous nooks and its graceful bridges.



From Kobbe's "New York and its Environs."

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VANDERBILT MANSIONS.



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ESPLANADE, CENTRAL PARK.

NEW YORK

DESCRIBED AND ILLUSTRATED.

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